

## AMENDMENTS TO THE SPECIFICATION

Please revise the paragraph beginning at page 2, line 16, as follows:

~~The present invention addresses the above and other problems by providing various inventive features associated with user-to-user payments. These features may be implemented individually, or in an appropriate combination, within a given payment service. A computer-implemented payment service that embodies various inventive features is disclosed.~~ The payment service may be implemented through a web site of a payment service provider (SP). (As used herein, the term “web” refers generally to a navigation interface in which users navigate between pages or documents using hyperlinks; and “web site” refers generally to a networked server system that supports such a navigational interface.)

Please delete the ten (10) consecutive paragraphs beginning at page 2, line 24, and ending at page 5, line 29.

At page 5, immediately after line 29, please insert the following paragraph:

One feature involves a payment link generation tool that enables site operators to add payment links or objects to their sites for collecting payments from users. The payment link generation tool may, for example, be accessed by site operators via a payment service provider (SP) site, and may generate and output link coding for adding payment links to external sites (i.e., sites that are separate and distinct from the SP site). Users that register with the payment service can use such payment links to make payments to site operators via the payment service.